Case 16-09355 Filed 03/18/16 Entered 03/18/16 1 Page 1 of 9 Document Fill in this information to identify your case: NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: MAR 18 2016 District of JEFFREY P. ALLSTEADT, CLERK Case number (If known): Chapter you are filing under: Chapter 7 Chapter 11 ☐ Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. **Identify Yourself** Part 1: About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Bring your picture Last name identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) All other names you have used in the last 8 First name First name years Middle name Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name Last name Last name xxx - xx - 5740 3. Only the last 4 digits of your Social Security number or federal Individual Taxpaver 9 xx - xx -9 xx - xx -Identification number (ITIN)

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Debtor 1

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	1 have not used any business names or EINs.	I have not used any business names or EINs.
	Include trade names and	business name	business name
	doing business as names	Business name	Business name
		EIN	EIN
		EIN	EłN
5.	Where you live		If Debtor 2 lives at a different address:
		5847 S. STATE STREET Number Street CMACA TI	Number Street
		Chgo IL WW State ZIP Code	City State ZIP Cod
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Cod
	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Part 2: Tell the Court About Your Bankruptcy Cas	Part 2:
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Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7
- Chapter 11
- ☐ Chapter 12
- Chapter 13

How you will pay the fee

7. The chapter of the

under

Bankruptcy Code you are choosing to file

> ☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).

☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

Have you filed for bankruptcy within the last 8 years?

Z	No
---	----

Yes. District

MM / DD / YYYY

District

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No No

☐ Yes. Debtor

Relationship to you

MM / DD / YYYY

Case number, if known

Debtor

Relationship to you

Case number, if known

MM / DD / YYYY

11. Do you rent your residence?

Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

When

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

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Are you a sole proprietor of any full- or part-time business?	No. Go to	Part 4. e and location of bu	siness				
A sole proprietorship is a	CS. Name	and location of bu	3111655				
business you operate as an individual, and is not a separate legal entity such as	Name	Name of business, if any					
a corporation, partnership, or LLC.	Numb	er Street	 				
If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	City			State	ZIP Code		
	J.,						
	Chec	k the appropriate bo	x to describe yoι	r business:			
			•	I U.S.C. § 101(27A))			
	☐ s	ingle Asset Real Es	tate (as defined in	11 U.S.C. § 101(51B))		
		tockbroker (as defir	_				
		ommodity Broker (a	s defined in 11 U	S.C. § 101(6))			
	□ N	one of the above					
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	can set approprimost recent be any of these down. I am to No. I am	 you are filing under Chapter 11, the court must know whether you are a small business debtor so that it an set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your nost recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if ny of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. 					
3	Yes. I am t		11 and I am a sn	all business debtor ac	cording to the definition in the		
art 4: Report if You Own o	or Have Any I	-lazardous Prope	erty or Any Pro	perty That Needs	Immediate Attention		
Do you own or have any	No						
property that poses or is alleged to pose a threat of imminent and identifiable hazard to	Yes. Wha	at is the hazard?					
public health or safety? Or do you own any property that needs immediate attention?	lf im	mediate attention is	needed, why is i	needed?			
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?							

City

ZIP Code

State

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am	not	required	to	receive	a	briefing	about
cred	iit co	ounseling	j be	ecause d	of:		

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

u	I am not required to receive a briefing a	about
	credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-09355 Doc 1 Filed 03/18/16

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16. What kin	d of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
you nave	ou nave:	No. Go to line 16b. Yes. Go to line 17.						
			rily business debts? Business debts vestment or through the operation of the					
		No. Go to line 16c. Yes. Go to line 17.						
		16c. State the type of debts you	owe that are not consumer debts or bus	siness debts.				
7. Are you Chapter		No. I am not filing under Cl	napter 7. Go to line 18.	and the second s				
	stimate that after		er 7. Do you estimate that after any exeres are paid that funds will be available to					
excluded	and	☐ No						
are paid available	administrative expenses are paid that funds will be available for distribution o unsecured creditors?	☐ Yes						
	low many creditors do	1 -49	1 ,000-5,000	25,001-50,000				
you estir owe?	nate that you	50-99 100-199 200-999	5,001-10,000 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000				
19. How muc		\$0-\$50,000	□ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion				
estimate be worth	your assets to ?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion				
		\$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion				
e. How muc		\$0-\$50,000	□ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion				
estimate to be?	your liabilities	□ \$50,001-\$100,000 □ \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion				
		\$500,001-\$300,000	\$100,000,001-\$500 million	More than \$50 billion				
Part 7: Sig	gn Below							
For you		I have examined this petition, as correct.	nd I declare under penalty of perjury that	the information provided is true and				
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
			d I did not pay or agree to pay someone and read the notice required by 11 U.S.C					
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		* Miktich &	10h x					
		Signature of Debtor 1	ature of Debtor 1 Signature of Debtor 2					
		Executed on	Executed	d on				

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ebtor 1		Case number (if known)						
First Name	Middle Nam	e Last Name						
r your attorney, i presented by one		I, the attorney for the debtor(s) named in to proceed under Chapter 7, 11, 12, or 13 available under each chapter two which the pattern required by 1111 S.C. & 342(b)	his petition, declare that I have info of title 11, United States Code, an e person is eligible. I also certify the	ormed t id have nat I har	the de expla ve de	nined the relief livered to the debtor(s)		
ou are not repre an attorney, you ed to file this pag	do not	the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.						
		Signature of Attorney for Debtor	Date	MM	/ [DD /YYYY		
		Signature of Attorney for Debtor		191191				
		Printed name						
		Firm name						
		Number Street		***************************************				
		City	State	ZIP Co	ode			
		Contact phone	Email address					
		Describe	0	.				
		Bar number	State					

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For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious acti consequences?	on with long-term financial and legal
☐ No ☑ Yes	
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or imprisor	, ,
No Yes	
Did you pay or agree to pay someone who is not an atto	rney to help you fill out your bankruptcy forms?
☐ Yes. Name of Person	
Attach Bankruptcy Petition Preparer's Notice, Dec	aration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware t attorney may cause me to lose my rights or property if I	nat filing a bankruptcy case without an do not properly handle the case.
Signature of Debtor 1	Signature of Debtor 2
Date MM / DD / YYYY	Date MM / DD / YYYY
Contact phone	Contact phone

Cell phone

Email address

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:)	
)	
Debtor (s))	Case No.

List of Creditors

CITYO CHICAGO SUPERIOR SUPERIOR DEPLOY OF CHARLE CHARLE CHARLE CHARLES IN CONTRACTOR OF CHARLES OF CONTRACTOR OF CHARLES OF CONTRACTOR OF CHARLES OF CHARL